

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicants: | Michael B. Elliott, et al. | Examiner: | Campen, Kelly Scaggs |
| Serial No. | 09/976,607 | Art Unit: | 3624 |
| Filing Date: | 10/12/2001 | Atty. Docket No.: | 33836.00.0013 |
| Confirmation No.: | 3270 | | |

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Dear Sir:

In response to the Office Action mailed May 17, 2006, Applicants make the following amendments and respond as follows:

Amendments to the Abstract begin on page 2 of this paper.

Listing of the Claims begins on page 3 of this paper.

Remarks begin on page 6 of this paper.